

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

NORMAN L COLLINS  
ALNITA D COLLINS  
Debtor(s)

Case No. 09-20165

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/02/2009.
- 2) The plan was confirmed on 08/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/17/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/25/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$153,194.00.
- 10) Amount of unsecured claims discharged without payment: \$61,086.81.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$24,231.14  
Less amount refunded to debtor \$207.22

**NET RECEIPTS: \$24,023.92**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,234.38  
Other \$36.50

**TOTAL EXPENSES OF ADMINISTRATION: \$4,770.88**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
6326 S DREXEL CONDO ASSOC	Secured	3,259.18	3,259.00	3,259.00	3,259.00	0.00
6326 S DREXEL CONDO ASSOC	Unsecured	3,259.18	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,267.00	1,267.23	1,267.23	478.56	0.00
CAPITAL ONE	Unsecured	1,771.00	NA	NA	0.00	0.00
CHASE	Unsecured	100.00	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	500.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	3,236.00	3,816.94	3,816.94	1,441.43	0.00
DANITA A STINSON	Unsecured	50.00	NA	NA	0.00	0.00
DEPT STORES NATL BK/MACYS	Unsecured	103.00	152.67	152.67	57.65	0.00
ECAST SETTLEMENT CORP	Unsecured	5,700.00	5,700.00	5,700.00	2,152.55	0.00
IL STATE DISBURSEMENT UNIT	Priority	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	0.00	350.00	350.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	280,666.00	320,478.14	323,270.42	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	2,792.28	2,792.28	2,792.28	0.00
JPMORGAN CHASE BANK NATIONAL	Unsecured	41,262.00	NA	NA	0.00	0.00
MANORCARE SOUTH HOLLAND	Unsecured	2,415.00	NA	NA	0.00	0.00
MAX RECOVERY	Unsecured	NA	974.07	974.07	367.86	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	NA	NA	NA	0.00	0.00
NUVELL CREDIT COMPANY LLC	Unsecured	3,075.00	0.00	3,320.60	1,253.99	0.00
NUVELL CREDIT COMPANY LLC	Secured	5,800.00	9,120.60	5,800.00	5,800.00	584.21
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,223.00	559.11	559.11	211.14	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	625.00	625.00	625.00	236.03	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	563.00	710.56	710.56	268.34	0.00
REGIONAL ACCEPTANCE CORP	Secured	15,591.00	NA	NA	0.00	0.00
RUSH UNIVERSITY MEDICAL	Unsecured	71.00	NA	NA	0.00	0.00
THRIVENT	Unsecured	1,500.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$323,270.42	\$0.00	\$0.00
Mortgage Arrearage	\$2,792.28	\$2,792.28	\$0.00
Debt Secured by Vehicle	\$5,800.00	\$5,800.00	\$584.21
All Other Secured	\$3,609.00	\$3,609.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$335,471.70</b>	<b>\$12,201.28</b>	<b>\$584.21</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,126.18</b>	<b>\$6,467.55</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,770.88</u>	
Disbursements to Creditors	<u>\$19,253.04</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$24,023.92</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/15/2015

By: /s/ Tom Vaughn

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.